



Order Filed on November 15, 2023
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

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File No. 110387B

In Re:

Oscar Mejia

Case No.: 19-28163-SLM

Hearing Date: October 25, 2023

Judge: Stacey L. Meisel

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING CERTIFICATION OF DEFAULT
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: November 15, 2023

A handwritten signature in black ink that reads "Stacey L. Meisel".

Honorable Stacey L. Meisel
United States Bankruptcy Judge

Applicant: Barclays Mortgage Trust 2022-RPL1, Mortgage-
Backed Securities, Series 2022-RPL1, by U.S. Bank
National Association, as Indenture Trustee

Applicant's Counsel: Rob Saltzman, Esquire

Debtor's Counsel: Karina Pia Lucid, Esquire

Property Involved ("Collateral"): 207 Speedwell Avenue, Morristown, NJ 07960

Relief Sought: ☒ Certification of Default

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:

☒ The Debtor is overdue for one monthly payment at \$2,090.08 for the month of October 1, 2023.

Total Arrearages Due \$2,090.08.

2. Debtor must cure all post-Petition arrearages as follows:

☒ Beginning on November 1, 2023, regular monthly mortgage payments shall continue to be made in the amount of \$2,090.08. Future monthly mortgage payments are subject to future escrow or rate adjustments.

☒ Beginning on November 1, 2023, additional monthly cure payments shall be made in the amount of \$348.35 for five months along with an additional payment of \$348.33 for the sixth month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Regular monthly payment and Monthly cure payment:

Gregory Funding LLC
PO Box 742334
Los Angeles, CA 90074-2334

4. In the event of Default:

☒ If the Debtor does not make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Debtor previously paid the recoverable attorney fees.